

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA  
REGION 3 DIVISION

In re: CASSANDRA E MORROW	§	Case No. 18-bk-11796
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/16/2018.
- 2) The plan was confirmed on 03/12/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 08/30/2022.
- 6) Number of months from filing or conversion to last payment: 53.
- 7) Number of months case was pending: 56.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,379.99.
- 10) Amount of unsecured claims discharged without full payment: \$14,625.01.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 9,656.60	
Less amount refunded to debtor(s)	\$ 678.00	
<b>NET RECEIPTS</b>		<b>\$ 8,978.60</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 753.59	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 753.59</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JANE P NYLUND	Lgl	0.00	NA	NA	0.00	0.00
KEY BANK	Uns	210.00	117.78	117.78	1.77	0.00
PORTFOLIO RECOVERY ASSO	Uns	294.00	293.99	293.99	4.42	0.00
RUSHMORE LOAN MANAGEMENT	Sec	0.00	27,699.21	8,149.85	8,149.85	0.00
PHILA MUNICIPAL COURT-TRAFFIC	Uns	0.00	2,487.50	2,487.50	37.40	0.00
PYOD	Uns	0.00	990.98	990.98	14.90	0.00
PYOD	Uns	0.00	486.62	486.62	7.32	0.00
MERRICK BANK	Uns	0.00	622.52	622.52	9.35	0.00
FEDERAL PACIFIC CREDIT CO	Uns	0.00	589.64	0.00	0.00	0.00
PHFA LOAN SERVICING DIVISION	Sec	5,500.00	4,656.99	0.00	0.00	0.00
CITY OF PHILA	Sec	0.00	3,683.91	0.00	0.00	0.00
CITY OF PHILA TRFFIC COURT	Sec	2,427.50	NA	NA	0.00	0.00
COMMONWEALTH OF PA	Sec	919.38	NA	NA	0.00	0.00
DITECH FINANCIAL LLC	Sec	28,392.73	NA	NA	0.00	0.00
ARIA HEALTH	Uns	83.23	NA	NA	0.00	0.00
CITY OF PHILA (DEPT OF WATER	Uns	3,382.78	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE CO.	Uns	57.00	NA	NA	0.00	0.00
COMMONWEALTH OF PA DEPT OF	Uns	88.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
COMMONWEALTH FINANCE	Uns	818.00	NA	NA	0.00	0.00
CONSERGENT OUTSOURCING INC	Uns	576.44	NA	NA	0.00	0.00
PGW	Uns	4,400.33	NA	NA	0.00	0.00
SW CREDIT SYSTEMS L.P.	Uns	295.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 8,149.85	\$ 8,149.85	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 8,149.85	\$ 8,149.85	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 4,999.39	\$ 75.16	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 753.59	
Disbursements to Creditors	\$ 8,225.01	
<b>TOTAL DISBURSEMENTS:</b>		\$ 8,978.60

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/16/2022

By: Kenneth E. West  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.